



December 30, 2010

**Ms. Louise Roseman, Director  
Division of Reserve Bank Operations  
Board of Governors of Fed. Res. Sys.  
20th Street and Constitution Ave., NW  
Washington, DC 20551**

**Re; Impact on Community Banking from Provision of Sec. 1075 of  
Dodd-Frank Act related to Debit Card interchange fees**

**Ms. Roseman:**

**As an employee of a community bank, I have concerns related to the  
Prov of Sec. 1075 of the Dodd-Frank Act related to Debit Card Interchange  
Fees event though the institution where I work is below \$10 billion and  
exempt from the provision.**

**I am concerned that more consumers fees, fewer product choices and greater  
consumer confusion regarding card acceptance. Free checking may no longer  
be offered. Banks and their customers will be subject to cost-shifting and  
burden that large issuers will push off on small issuers. Banks may not be  
able to offer the large variety of competitive products and services.**

**Sincerely,**

*Martha Hanks*

**Martha Hanks, CISR  
FCNB Insurance  
Steelville, MO 65565**